

In re:
Reginald Bernard Draughn
Debtor

Case No. 21-12276-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 06, 2022

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2022:

Recip ID	Recipient Name and Address
db	+ Reginald Bernard Draughn, 414 Ashburton Place, Coatesville, PA 19320-5933
aty	+ MICHAEL I. ASSAD, Cibik Law, P.C., 1500 Walnut St, Ste 900, Philadelphia, PA 19102-3518
14630407	Bobs Ds Furn, CscI Dispute Team N8235-04m, Des Moines, IA 50306
14630412	+ Ccb/bjsclub, Po Box 182120, Columbus, OH 43218-2120
14656543	+ Citadel Credit Union, ATTN: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14630419	+ Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
14630423	+ Dsnb Macys, Po Box 6789, Sioux Falls, SD 57117-6789
14630424	+ Equiant Financial Svcs, Pob 26, Gautier, MS 39553-0026
14630426	+ Hc Cr/feb, 380 Data Drive, Draper, UT 84020-2308
14630430	+ M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
14630433	+ Montereyco, Pob 2059, Salinas, CA 93902-2059
14630434	+ Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404
14630435	+ Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14630450	+ Us Dept Ed, Po Box 5609, Greenville, TX 75403-5609
14630452	+ Webbank/fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Jan 07 2022 00:00:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jan 07 2022 00:00:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jan 07 2022 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 07 2022 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 07 2022 00:00:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 07 2022 00:00:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14630404	+ EDI: GMACFS.COM	Jan 07 2022 05:08:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14630405	EDI: BANKAMER.COM	Jan 07 2022 05:08:00	Bank Of America, Po Box 982238, El Paso, TX 79998

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14630406	+ EDI: CITICORP.COM	Jan 07 2022 05:08:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14630414	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 07 2022 00:00:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
14630432	EDI: AAFES	Jan 07 2022 05:08:00	Mil Star, 3911 Walton Walker, Dallas, TX 75266
14630408	+ EDI: CAPITALONE.COM	Jan 07 2022 05:08:00	Cap1/neimn, Po Box 30253, Salt Lake City, UT 84130-0253
14630409	+ EDI: CAPITALONE.COM	Jan 07 2022 05:08:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14658161	+ EDI: AIS.COM	Jan 07 2022 05:08:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14630410	+ EDI: CAPITALONE.COM	Jan 07 2022 05:08:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
14630413	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 07 2022 00:00:00	Citadel Federal Cred U, 520 Eagle View Blvd, Exton, PA 19341-1119
14657958	EDI: CITICORP.COM	Jan 07 2022 05:08:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14630415	+ EDI: WFNNB.COM	Jan 07 2022 05:08:00	Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789
14630416	+ EDI: WFNNB.COM	Jan 07 2022 05:08:00	Comenitybank/kay, Po Box 182789, Columbus, OH 43218-2789
14630417	+ EDI: WFNNB.COM	Jan 07 2022 05:08:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14630418	+ EDI: WFNNB.COM	Jan 07 2022 05:08:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
14630420	+ EDI: CRFRSTNA.COM	Jan 07 2022 05:08:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
14630421	+ Email/PDF: creditonebknofications@resurgent.com	Jan 07 2022 00:12:32	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14657943	EDI: Q3G.COM	Jan 07 2022 05:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14630422	+ EDI: NAVIENTFKASMDOE.COM	Jan 07 2022 05:08:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14630427	+ Email/Text: BKRMailOPS@weltman.com	Jan 07 2022 00:00:00	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
14630429	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 07 2022 00:00:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14630431	+ EDI: MID8.COM	Jan 07 2022 05:08:00	Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1238
14659685	EDI: Q3G.COM	Jan 07 2022 05:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14659684	EDI: Q3G.COM	Jan 07 2022 05:08:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14630439	+ EDI: CITICORP.COM	Jan 07 2022 05:08:00	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14630441	+ EDI: RMSC.COM	Jan 07 2022 05:08:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14630442	+ EDI: RMSC.COM	Jan 07 2022 05:08:00	Syncb/american Signatu, C/o Po Box 965036, Orlando, FL 32896-0001

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14630443	+ EDI: RMSC.COM	Jan 07 2022 05:08:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14630444	+ EDI: RMSC.COM	Jan 07 2022 05:08:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14630445	+ EDI: RMSC.COM	Jan 07 2022 05:08:00	Syncb/netwrk, C/o Po Box 965036, Orlando, FL 32896-0001
14630447	+ EDI: RMSC.COM	Jan 07 2022 05:08:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14630448	+ EDI: PHINGENESIS	Jan 07 2022 05:08:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
14630449	+ Email/Text: EBankruptcy@UCFS.NET	Jan 07 2022 00:00:00	United Consumer Finl S, 865 Bassett, Westlake, OH 44145-1194

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14630411	*+	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
14630425	*+	Equiant Financial Svcs, Pob 26, Gautier, MS 39553-0026
14630428	*+	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
14630436	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14630437	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14630438	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14630440	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14630446	*+	Syncb/netwrk, C/o Po Box 965036, Orlando, FL 32896-0001
14630451	*+	Us Dept Ed, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	

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on behalf of Debtor Reginald Bernard Draughn mail@cibiklaw.com

MICHAEL I. ASSAD

on behalf of Debtor Reginald Bernard Draughn mail@cibiklaw.com

REBECCA ANN SOLARZ

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1:	Reginald Bernard Draughn		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	21-12276-elf		
	Social Security number or ITIN:	xxx-xx-0476	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed in chapter:	7	8/18/21
	Date case converted to chapter:	13	12/15/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Reginald Bernard Draughn	
2. All other names used in the last 8 years		
3. Address	414 Ashburton Place Coatesville, PA 19320	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/6/22

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 2, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 4/3/22 Filing deadline: 2/23/22 Filing deadline: 2/14/22 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 2/15/22 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	